In re:
Robert C. Howard
Elisa A. Howard
Debtors

Case No. 14-00725-RNO Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1 User: LyndseyPr Page 1 of 3 Date Rcvd: Aug 21, 2017 Form ID: pdf010 Total Noticed: 68

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 23, 2017.
                            #+Robert C. Howard,
                                                                     4632 Orchid Way,
db
                                                                                                              Dover, PA 17315-2556
                            #+Elisa A. Howard, 4632 Orchid Way, Dover, PA 17315-2556
+Jersey Shore State Bank, 300 MARKET STREET, WILLIAMSPORT, PA 17701-6374
jdb
cr
                                                      Linda L. Wolfe, 355 North 5th Street,
h Dallas Parkway, Addison, TX 75001-3311
                               +S&T Bank,
                                                                                                                                              Indiana, PA 15701-1940
4450564
                               +16001 North Dallas Parkway,
4505774
                              +American InfoSource LP as agent for,
                                                                                                              DIRECTV, LLC,
                                                                                                                                               Mail Station N387, 2230 E Imperial Hwy,
                                  El Segundo, CA 90245-3504
4448228
                               +Anne K. Fiorenza, Esq, Assistant U.S. Tr,
                                                                                                                         228 Walnut Street, Room 320,
                                 Harrisburg, Pennsylvania 17101-1737
4448229
                                BANK OF AMERICA,
                                                                     4060 Ogletown/Stan, De5-019-03-07,
                                                                                                                                                 Newark, Delaware 19713
                                BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
4786534
4491293
                              +Bank of America, N.A.,
                               +Bureau of Account Management, 3607 Rosemont, Camp Hill, Pennsylvania 17011-6904
4448230
                              +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568 +CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281 CBCS, P.O. Box 163279, Columbus, OH 43216-3279
4448232
4448235
4448236
                                CMC-NorthEast, P.O. Box 96072, Charlotte, NC 28296-0072
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
Carolinas Medical Center, PO Box 32861, Charlotte NC 28232-2861
4448238
4503008
4468395
                            Central Medical Equipment Co., 35 Sarhelm Road, Harrisburg, PA 17112-3339
++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: DirecTv, P.O. Box 78626, Phoenix, AZ 85062-8626)
+FEDERAL LOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4448237
4448241
4448243
4502150
                              Geisinger Health System, 100 North Academy Ave, Danville Pa
+JERSEY SHORE SB, 115 S MAIN ST, JERSEY SHORE, PA 17740-1842
4448247
                                                                                                                                        Danville Pa 17822-4938
4448250
                              +JERSEY SHORE SB BANK, 115 S MAIN ST, JERSEY SHORE, PA 17740-1842

+Jerey Shore State Bank, 300 Market St, Williamsport Pa 17701-6374

+Keystone Collection, 220 North Duke Street, Lancaster, Pennsylvania 17602-2710
4448251
4454798
4448252
                                Lancaster Radiology Associates, P.O. Box 3216, Lancast
+MABT/CONTFIN, PO BOX 11743, WILMINGTON, DE 19850-1743
4448254
                                                                                                                                      Lancaster, PA 17604-3216
                              HABT/CONTFIN, PO BOX 11743, WILMINGTON, DE 19850-1743
HMIRA MEDICAL, 991 OAK CREEK DRIVE, LOMBARD, IL 60148-6408
MRI Group LLP, P.O. Box 3088, Lancaster, PA 17604-3088
4448255
4448256
4448257
                               +Municipal and School Earned Income Tax Office, c/o Fred A. Holland, Esquire,
4568288
                                  442 William Street, Williamsport, PA 17701-6116
Worthland Group Inc., PO Box 390846, Edina, Min
4448258
                                                                                                                 Edina, Minnesota 55439-0846
                               +Northland Group Inc.,
                              +Office of Attorney General, Financial Enforcement Section,
Harrisburg, Pennsylvania 17120-0001
4448259
                              +Office of the U.S. Trustee, 228 Wa
Harrisburg, Pennsylvania 17101-1737
4448260
                                                                                         228 Walnut Street, Room 320,
                                P.O. Box 27727, Newark, NJ 07101-7727
P.O. Box 9730, Daytona Beach, FL 32120-9730
4448248
4448234
                                Penn Credit Corporation, PO Box 988, Harrisburg, Pennsylvania 17108-0988
4448262
4448263
                               +S&T BANK,
                                                      800 PHILADELPHIA, INDIANA, PA 15701-3908
4490754
                                S&T Bank,
                                                       c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
                              One Gateway Center, 9th Floor, Pittsburgh, PA 15222
+S&T Bank, 456 Main Street, P O Box D, Brockway, PA 15824-0504
+SERV 1ST FCU, 1207 BLOOM STREET, DANVILLE, PA 17822-0001
STELLAR RECOVERY, 1327 HIGHWAY 2 WES, SUITE 100, KALISPELL, MT
4490753
4448264
                                                                                                                                       KALISPELL, MT 59901
                              +SUNTRUST BANK, PO BOX 85526, RICHMOND, VA 23285-5526
+SunTrust Bank, Attn: Support Services, P.O. Box 85092, Rich
+U.S. Department of Justice, PO Box 227, Ben Frankling Station,
4448266
4452623
                                                                                                                                                           Richmond, VA 23286-0001
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                                  Washington, District of Columbia 20044-0227
                                Washington, Pistrice of Columbia 20071 (2017) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975) (1975
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                                                                  1001 S George Street,
                                                                                                                   York, PA 17403-3645
4448271
                               +York Hospital,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 4457903 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 21 2017 19:00:07
                                  American Honda Finance Corporation,
Irving, TX 75016-8088, 866-716-6441
                                                                                                              National Bankruptcy Center, P.O. Box 168088,
4448227
                               +E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 21 2017 19:00:07
                                                                                                                                                                    AMERICAN HONDA FINANCIAL,
                              200 CONTINENTAL DRIVE, SUITE #301, NEWARK, DE 19713-4336
+E-mail/Text: g20956@att.com Aug 21 2017 19:00:14 AT&T M
4467536
                                                                                                                                     AT&T Mobility II LLC,
                                  % AT&T Services, Inc, Karen Cavagnaro, Paralegal,
Bedminster, NJ 07921-2693
                                                                                                                                              One AT&T Way, Room 3A104,
4480190
                                E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 21 2017 19:06:03
                                  American InfoSource LP as agent for, Verizon, PO Box 248838,
                                  Oklahoma City, OK 73124-8838
                               +E-mail/Text: bnc@atlasacq.com Aug 21 2017 18:59:56
4462750
                                                                                                                                             Atlas Acquisitions LLC.
                                  on behalf of Oliphant Financial, LLC,
                                                                                                                294 Union St., Hackensack, NJ 07601-4303
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District/off: 0314-1 User: LyndseyPr Page 2 of 3 Date Rcvd: Aug 21, 2017 Form ID: pdf010 Total Noticed: 68

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
4448239
                             +E-mail/Text: cwade@creditmanagementcompany.com Aug 21 2017 19:00:10
                                                                                                                                                                       Credit Management,
                                2121 Noblestown Road, Pittsburgh, Pennsylvania 15205-3956
                              E-mail/Text: mrdiscen@discover.com Aug 21 2017 18:59:55
4448242
                                                                                                                                                DISCOVER FINANCIAL, PO BOX 15316,
                                WILMINGTON, DE 19850
                              E-mail/Text: mrdiscen@discover.com Aug 21 2017 18:59:55
4451377
                                                                                                                                                 Discover Bank,
                              DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
E-mail/Text: data_processing@fin-rec.com Aug 21 2017 19:00:00 Final
                                                                                                                                                            Financial Recovery Services,
4448245
                                PO Box 385908, Minneapolis, Minnesota 55438-5908
4448246
                             +E-mail/PDF: gecsedi@recoverycorp.com Aug 21 2017 18:59:38
                                                                                                                                                     GECRB/LOWES,
                                                                                                                                                                                 PO BOX 956005,
                                ORLANDO, FL 32896-0001
4448249
                              E-mail/Text: cio.bncmail@irs.gov Aug 21 2017 18:59:57
                                                                                                                                             Internal Revenue Service,
                                PO Box 7346, Philadelphia, Pennsylvania 19101-7346
                              E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 21 2017 19:00:08 Po Box 7999, Saint Cloud Mn 56302-9617
4471777
                                                                                                                                                        Jefferson Capital Systems LLC,
                              E-mail/Text: bk.notifications@jpmchase.com Aug 21 2017 19:00:01 JPMorgan Chase Be National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
                                                                                                                                                                JPMorgan Chase Bank, N.A.,
4472474
                              \hbox{$\tt E$-mail/PDF: resurgentbk} notifications@resurgent.com Aug 21 2017 18:59:35
4505362
                                LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A.,
                                Resurgent Capital Services,
                                                                                       PO Box 10587, Greenville, SC 29603-0587
                              E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 21 2017 19:00:02 PA Department Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
                                                                                                                                                            PA Department of Revenue,
4448261
4488674
                               E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 21 2017 19:06:03
                                Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
E-mail/Text: ebn@vativrecovery.com Aug 21 2017 18:59:59 Palisades Acquisition XVI, LLC,
                              E-mail/Text: ebn@vativrecovery.com Aug 21 2017 18:59:59
Vativ Recovery Solutions LLC, dba SMC, As Agent For Particle Address of the Address o
4464816
                                                                                                              As Agent For Palisades Acquisition XVI,,
                                PO Box 40728, Houston TX 77240-0728
                              E-mail/Text: bnc-quantum@quantum3group.com Aug 21 2017 19:00:01
4466191
                                Quantum3 Group LLC as agent for,
                                                                                                Galaxy Asset Purchasing LLC,
                                                                                                                                                              PO Box 788.
                                Kirkland, WA 98083-0788
4473667
                              E-mail/Text: bnc-quantum@quantum3group.com Aug 21 2017 19:00:01
                                Quantum3 Group LLC as agent for,
                                                                                                  MOMA Funding LLC, PO Box 788,
                                                                                                                                                                    Kirkland, WA 98083-0788
                                                                                                                                                                               TOTAL: 19
                     ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4448233
                              Cabarrus Emergency Medicine Associates
cr*
                                S&T Bank, 456 Main Street, P O Box D, Brockway, PA 15824-0504
AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal,
One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
                             +S&T Bank.
4467537*
                             +AT&T Mobility II LLC,
                            4448231*
                                                                                         3607 Rosemont, Camp Hill, Pennsylvania 17011-6904
                              Credit Management Company, 2121 Noblestown Rd., Pittsb
FEDERAL LOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
4448240*
                                                                                                                                Pittsburgh, Pennsylvania 15205-3956
4448244*
                             +FEDERAL LOAN,
                         ##+Keystone Credit Collections, Inc., P.O. Box 686, Lock Haven, PA 17745-0686
4448253
                                                                                                                                                                               TOTALS: 1, * 5, ## 1
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017 Signature: /s/Joseph Speetjens

District/off: 0314-1 User: LyndseyPr Page 3 of 3 Date Rcvd: Aug 21, 2017

Form ID: pdf010 Total Noticed: 68

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below: ${\tt TWecf@pamd13trustee.com,} \quad {\tt dehartstaff@pamd13trustee.com}$ Charles J DeHart, III (Trustee) on behalf of Creditor David William Raphael S&T Bank draphael@grenenbirsic.com, mcupec@grenenbirsic.com John Matthew Hyams on behalf of Plaintiff Elisa A. Howard jmh@johnhyamslaw.com, jak@johnhyamslaw.com;mii@johnhyamslaw.com John Matthew Hyams on behalf of Plaintiff Robert C. Howard jmh@johnhyamslaw.com, jak@johnhyamslaw.com;mii@johnhyamslaw.com John Matthew Hyams on behalf of Joint Debtor Elisa A. Howard jmh@johnhyamslaw.com, jak@johnhyamslaw.com;mii@johnhyamslaw.com John Matthew Hyams on behalf of Debtor Robert C. Howard jmh@johnhyamslaw.com, jak@johnhyamslaw.com;mii@johnhyamslaw.com BANK OF AMERICA, N.A. jmh@johnhyamslaw.com, John Matthew Hyams on behalf of Creditor jak@johnhyamslaw.com;mii@johnhyamslaw.com Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com Justin S Abel on behalf of Joint Debtor Elisa A. Howard jsa@johnhyamslaw.com on behalf of Debtor Robert C. Howard jsa@johnhyamslaw.com on behalf of Creditor Albert L. Steinbacher, Jr. lhaller@pkh.com, Justin S Abel Leon P Haller dmaurer@pkh.com on behalf of Creditor Bank of America, N.A. sbraunstein@udren.com, Sherri Braunstein vbarber@udren.com Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com United States Trustee ustpregion03.ha.ecf@usdoj.gov William Philip Carlucci on behalf of Creditor Jers Jersey Shore State Bank wcarlucci@elionlaw.com,

William Philip Carlucci on behalf of Defendant Jersey Shore SB Bank wcarlucci@elionlaw.com,

wcarlucci@elionwayne.com

wcarlucci@elionwayne.com

TOTAL: 17

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT C. HOWARD ELISA A. HOWARD ELISA A. STEINBACHER

Debtor(s)

CHARLES J. DEHART, III CHAPTER 13 TRUSTEE Movant(s)

VS.

ROBERT C. HOWARD ELISA A. HOWARD ELISA A. STEINBACHER Respondent(s)

Date: August 21, 2017

Chapter: 13

Case Number: 1:14-BK-00725 RNO

ORDER DISMISSING CASE

Upon consideration of the Trustee's Certificate of Default of Stipulation in settlement of the Trustee's prior Motion to Dismiss case for material default and it having been determined that this case should be dismissed, it is

ORDERED that the above-named case of the debtor(s) be and it hereby is dismissed.

By the Court,

Rus V. Ogal I

Robert N. Opel, II, Chief Bankruptcy Judge

(DG)